

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
STATESVILLE DIVISION

IN RE: ) CASE NO. 18-50455  
 )  
MICHAEL JAMES GARVEY )  
 ) CHAPTER 13  
SSN: XXX-XX-6227 )  
 )  
DEBTOR. )

**OBJECTION TO DEBTOR'S MOTION FOR LOAN MODIFICATION MANAGEMENT**

**NOW COMES**, Nationstar Mortgage *dba* Mr. Cooper (“Nationstar”), by and through its undersigned attorney, and responds to the Debtor’s Motion to for Loan Modification Management (“Motion,” D.E. 76). In support thereof, Nationstar shows the Court the following:

1. On or about July 13, 2018, Debtor filed this bankruptcy case.
2. Nationstar is a secured creditor in this bankruptcy case, holding a Note secured by real property, which serves as the Debtor’s principal residence, located at 330 Walter Godbey Road, West Jefferson, North Carolina 28694, and is more particularly described in a Deed of Trust recorded in Book 00311, Page 0347, Ashe County Registry, North Carolina.
3. On or about January 9, 2020, Debtor filed Motion for Loan Modification Management (“LMM”), proposing monthly adequate protection payments in the amount of \$363.34 during the LMM period.
4. Nationstar declines participation in the LMM program as to this loan. The loan is already under review for potential loan modification options.

**WHEREFORE**, Nationstar Mortgage *dba* Mr. Cooper respectfully requests the Court as follows:

1. That the Debtor’s motion be denied; and
2. For such other and further relief as the Court deems proper

This, the 30<sup>th</sup> day of January 2020.

HUTCHENS LAW FIRM LLP

BY: /s/: Joseph J. Vonnegut  
JOSEPH J. VONNEGUT  
Attorney for Nationstar Mortgage *dba* Mr. Cooper  
Post Office Box 2505  
4317 Ramsey Street  
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NC State Bar No: 32974

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on this date this *OBJECTION TO DEBTOR'S MOTION FOR LOAN MODIFICATION MANAGEMENT* was served upon the following parties by depositing a copy enclosed in a postpaid, properly addressed wrapper in a post office or official depository under the exclusive care and custody of the United States Postal Service or via the appropriate electronic servicer:

Debtor:

Michael James Garvey  
330 Walter Godbey Road  
West Jefferson, NC 28694

Attorney for Debtor:

Beth Carter  
The Law Office of Beth B Carter, PLLC  
P.O. Box 1553  
Denver, NC 28037

Chapter 13 Trustee:

Steven G. Tate  
212 Cooper Street  
Statesville, NC 28677

Bankruptcy Administrator  
402 West Trade Street  
Suite 200  
Charlotte, NC 28202

This, the 30<sup>th</sup> day of January 2020.

HUTCHENS LAW FIRM LLP

BY: /s/: Joseph J. Vonnegut

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